

CARD AND CURRENCY HOLDER

[0001] This application claims priority to provisional application serial number 60/429,205, entitled "Card and Currency Holder," filed on November 26, 2002, which application is hereby incorporated herein by reference.

TECHNICAL FIELD

[0002] The present invention relates generally to an apparatus for holding and securing currency, such as bills, credit cards, business cards, and the like, and more particularly to an apparatus that secures bills and cards and that includes decorative elements to make the apparatus aesthetically pleasing as well as functional.

BACKGROUND

[0003] Oftentimes, articles such as money bills and credit cards are carried loosely in one's pocket. Various devices such as money clips have been proposed to secure and hold bills and cards for organization and ease of retrieval of same. Many consumers desire to have an apparatus for organizing, holding, and securing their money and cards that also is aesthetically pleasing and provides for an opportunity for decoration and self-expression.

SUMMARY OF THE INVENTION

[0003] In accordance with a preferred embodiment of the present invention, a money and card holder comprises an elastic loop, a charm attachment member attached to the elastic loop, and a charm attached to the charm attachment member. In some embodiments of the present invention, the charm attachment member serves the dual purpose of anchoring a charm and of attaching two ends of an elastic strip in order to form the strip into a loop. In some embodiments, the elastic loop may be encased in a covering.

[0004] In another preferred embodiment of the present invention, a money holder comprises a first member and a second member, each member having a length proportionate to the width of an object desired to be secured between the first and second member. A first end of the first member is attached to a first end of the second member by a first elastic strip. A second end of the first member is attached to a second end of the second member by a second elastic strip. A charm attachment member is attached to the first member and provides a mechanism whereby a charm or other decorative object can be attached to the money holder. In some embodiments, the charm is removably attachable.

[0005] In yet another preferred embodiment of the present invention, a decorative card and currency holder comprises a loop, wherein the loop is configured to securely hold currency, and a charm having an opening therethrough, the opening receiving therethrough the loop.

[0006] In still another preferred embodiment of the present invention, a method for displaying a card and currency holder comprises providing a card and currency holder having an elastic loop, and a charm attached to the loop. The loop is fitted about a display medium, which may comprise a bogus bill, a bogus credit card, and the like. The display medium may include advertising, or personalized or semi-personalized messages.

[0007] The foregoing has outlined rather broadly the features and technical advantages of the present invention in order that the detailed description of the invention that follows may be better understood. Additional features and advantages of the invention will be described hereinafter which form the subject of the claims of the invention. It should be appreciated by those skilled in the art that the conception and specific embodiment disclosed may be readily utilized as a basis for modifying or designing other structures or processes for carrying out the same purposes of the present invention. It should also be realized by those skilled in the art that such equivalent constructions do not depart from the spirit and scope of the invention as set forth in the appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0008] For a more complete understanding of the present invention, and the advantages thereof, reference is now made to the following descriptions taken in conjunction with the accompanying drawings, in which:

[0009] Figure 1 is a perspective view of a preferred embodiment money holder;

[0010] Figure 2 is a perspective view of a preferred embodiment money holder showing its elastic and flexible nature;

[0011] Figure 3 is a perspective view of a preferred embodiment money holder with a removably attachable charm;

[0012] Figure 4 illustrates a preferred embodiment money holder in use, either actual use or display use;

[0013] Figure 5 illustrates another preferred embodiment money holder with rigid side members and flexible, elastic connecting members;

[0014] Figure 6 illustrates yet another preferred embodiment money holder having a charm that is slidably attached or fixedly attached directly to a loop;

[0015] Figures 7a-d illustrate various views of a preferred embodiment money holder similar to the one shown in Figure 3;

[0016] Figures 8a-d illustrate various views of a preferred embodiment charm that operates in a manner similar to that of the charm shown in Figure 6; and

[0017] Figures 9-11 are perspective views of various preferred embodiment charms that operate in a manner similar to that of the charm shown in Figure 6.

DETAILED DESCRIPTION OF ILLUSTRATIVE EMBODIMENTS

[0018] The making and using of the presently preferred embodiments are discussed in detail below. It should be appreciated, however, that the present invention provides many applicable inventive concepts that can be embodied in a wide variety of specific contexts. The specific embodiments discussed are merely illustrative of specific ways to make and use the invention, and do not limit the scope of the invention.

[0019] The present invention will be described with respect to preferred embodiments in a specific context, namely a money holder. The invention may also be applied, however, to other applications, such as a credit card holder, a business card holder, or combinations of the above.

[0020] With reference now to Figure 1, there is shown money holder 1 comprising an elastic member 2 that is encased within a covering 4. The elastic member can comprise rubber, elastic, bungee cord, or any other suitable material that is flexible and stretchable. Covering 4 preferably is a woven material that allows for stretching or a material having elastic properties. In some embodiments, covering 4 might be sufficiently elastic so as to not require elastic member 2.

[0021] In some embodiments, elastic member 2 and covering 4 comprise a continuous loop. Charm attachment device 6 is then attached to elastic member 2 at any arbitrarily chosen place along the loop. Attachment can be accomplished by, e.g., sliding elastic member 2 into a slot (not shown) that runs along the longitudinal axis of attachment device 6 and then deforming attachment device 6 so as to close the slot, thus preventing elastic member 2 from sliding back out of the slot. In other embodiments, attachment device 6 could be sewed or glued onto elastic member 2 or attached in other ways that will be apparent to one skilled in the art. Alternatively, attachment device 6 may be slidably attached to loop 2.

[0022] In other embodiments, elastic member 2 is a strip and each end of the strip is attached to one end, respectively, of attachment device 6, thus forming a loop. In these embodiments, care must be taken to ensure that each end of elastic member 2 is sufficiently secured to attachment device 6 to prevent unintentional detachment. For example, the above-described methods of attaching attachment device 6 to elastic member 2 should suffice.

[0023] Attachment device 6 includes a structure 10 for attaching a charm or other decorative object 8 to the money holder 1. As illustrated in Figure 1, the structure 10 could be a simple metallic or plastic loop that engages with a similar loop 11 on charm 8 (Figure 1), or that engages with a hole in charm 8 (Figure 2). Charm 8 is preferably an ornamental piece of jewelry made of stone, metal, plastic, or other ornamental material. In other embodiments, charm 8 could comprise a key ring, a pen flashlight, a clip for securing the money holder to a belt loop or the like, a security device such as a whistle, an electronic tracking device, or the like.

[0024] Figure 2 illustrates a money holder 1 in a twisted position, illustrating that the loop is preferably flexible as well as stretchable. Figure 3 illustrates a money holder 1 in which the charm 8 can be removably attached to attachment device 6 by, e.g., a spring loaded clasp 12 as is well known to those of skill in the art.

[0025] Figure 4 illustrates a money holder 1 in use, in which a stack of money bills 14 and credit cards 16 are held securely in place. Note that charm 8 resides on the outside of the loop formed by elastic member 2 and hence does not interfere with the securing of money 14 and cards 16. Figure 4 also illustrates a method for displaying the money holder 1 for advertising and retail. In the display application, money bills and credit cards 16 are mark-ups, i.e. fake or bogus cards and bills, preferably made of paper, card stock, cardboard, plastic, or the like. In some instances, the bogus cards and/or bills are designed to look like real money and credit cards

(while care should be taken to avoid inadvertently violating laws relating to counterfeiting). In other instances, the bogus cards and/or currency include advertising messages. In yet other instances, the bogus cards and/or currency may include a personalized or semi-personalized greeting, such as "Happy Birthday," "Congratulations," and the like. While Figure 4 illustrates both bills 14 and cards 16, one skilled in the art will recognize that money holder 1 can be used with either bills 14, cards 16, or both (whether real or bogus). In a preferred embodiment, the money holder can be expanded from a maximum unstretched circumference to a maximum usable stretched circumference. The maximum unstretched circumference is preferably 4.5", and more preferably 3.5", and still more preferably 3". The maximum usable stretched circumference is preferably 7", more preferably 6.5", and still more preferably 6".

[0026] Figure 5 illustrates yet another embodiment of a money holder 20 having first and second members 22 and 24, respectively. The first and second members are preferably rigid or semi-rigid and comprise metal, plastic, still leather, or the like. First and second members 22 and 24 are joined together and form a loop by elastic members 26 and 28 at the first and second ends, respectively. Preferably, the length of first and second members 22, 24 is roughly equal to the widest width of the bills and/or cards that will be secured within the region 34 defined within the loop formed by first and second members 22, 24 and elastic members 26, 28. Money holder 20 can accommodate stacks of bills and/or cards of differing thicknesses because of the elasticity of elastic members 26, 28. One skilled in the art will recognize the need to design elastic members 26, 28 of proper length to ensure that a very thin stack of bills will be securely held between side members 22, 24, while also ensuring that a large stack of bills can be accommodated without requiring undue force to stretch elastic members 26, 28 to accommodate the stack. Money holder 20 also includes a charm 32 secured to side member 22 via attachment device 30. In the

illustrated example, the attachment device 30 is a well known metallic loop combination, although other attachment devices will be apparent to one skilled in the art.

[0027] Figure 6 illustrates another embodiment, in which charm 8 has a hole 36 therethrough, through which passes loop 1. In some embodiments, the loop slides easily through the hole and hence charm 8 is slidably attached to the loop. In other embodiments, charm 8 is fixedly attached to the loop. This may be accomplished in various ways that will be apparent to those skilled in the art. For example, the hole may be designed to have a hole size that just barely allows for the passage therethrough of loop 1. In that case, friction between the inner surface of the hole and the loop will hold the charm 8 firmly in place. In other instances, charm 8 could be clamped or crimped onto loop 1 to secure the charm in place. In yet other instances, charm 8 could include engaging teeth (not shown) extending from the inner surface of the hole, which teeth will engage with loop 1 and hold the charm in place.

[0028] Figures 7a-d illustrate top, front side, left side and right side views of a preferred embodiment money holder similar to that shown in Figure 3. The bottom view is effectively the same as the top view, and the back view is effectively the same as the front view. The charm is shown in dotted lines.

[0029] Figures 8a-d illustrate top, front side, left side and bottom views of a preferred embodiment charm with a hole therethrough for placement of a loop therethrough that operates in a manner similar to that of the charm shown in Figure 6. The back side view is effectively the same as the front side view, and the right side view is effectively the same as the left side view. The indicia on the top of the charm are shown in dotted lines.

[0030] Figures 9-11 are perspective views of various preferred embodiment charms that operate in a manner similar to that of the charm shown in Figure 6.

[0031] Although the present invention and its advantages have been described in detail, it should be understood that various changes, substitutions and alterations can be made herein without departing from the spirit and scope of the invention as defined by the appended claims. Moreover, the scope of the present application is not intended to be limited to the particular embodiments of the process, machine, manufacture, composition of matter, means, methods and steps described in the specification. As one of ordinary skill in the art will readily appreciate from the disclosure of the present invention, processes, machines, manufacture, compositions of matter, means, methods, or steps, presently existing or later to be developed, that perform substantially the same function or achieve substantially the same result as the corresponding embodiments described herein may be utilized according to the present invention. Accordingly, the appended claims are intended to include within their scope such processes, machines, manufacture, compositions of matter, means, methods, or steps.